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LEARN | 3 Questions for Tax-Smart Planning

3 minutes

While many investors think of tax season as an April-only event, tax-smart planning happens all year long.

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Key Takeaway

Clients' responses to these questions can help you identify the steps needed to help build better tax outcomes.

3 Questions to Ask Your Clients

Select a question to learn more about why it's important to raise the topic of tax-smart planning in your conversations.

Question

Are you paying enough, through withholding or quarterly payments, to avoid underpayment penalties and surprises?

Question

Are you maximizing your contributions to retirement and health savings accounts (HSAs)?

Question

Do you know how to incorporate tax management and tax efficiency into your financial plan?



Next Step

Offer to work with clients' tax professionals to help ensure that (1) clients are taking advantage of opportunities to reduce their taxable income, and (2) investable assets are managed to maximize after-tax returns.

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